

Ness Bridge Club

Scotland · Charity number SC044339

Details

| | |
|------------|---|
| Status | Active |
| Legal form | Unincorporated association |
| Registered | 2013-10-21 |
| Register | View on the OSCR register |

Contact

| | |
|---------|--|
| Address | Roth-Ach Gallowhill Cemetery Road Avoch Highland IV9 8QS |
|---------|--|

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended'

What the charity does: We aim to bring the game of bridge to as many people as we can. At our club rooms, we hold bridge evenings 2/3 times a week and also provide our facilities for team events. Each year at least 4 events are also held to raise funds for local and national charities. Visitors are always welcomed and we have teaching sessions over the winter months to encourage beginners to our game.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The Charitable Purposes of the Club are: the provision of recreational facilities, or the organisation of recreational facilities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended

Geography

- **Main operating location:** Highland
- **Geographical spread:** Wider, but within one local authority area

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2026-02-28 | £17,813 | £15,525 | - | 1 |
| 2025-02-28 | £25,360 | £20,554 | - | 1 |
| 2024-02-28 | £31,284 | £22,570 | - | 1 |
| 2023-02-28 | £21,252 | £16,423 | - | 1 |
| 2022-02-28 | £9,007 | £10,137 | - | 1 |
| 2021-02-28 | £12,367 | £7,339 | - | 1 |

Ness Bridge Club

Scotland - Charity number SC044339

Accounts

APPENDIX 1



Office of the Scottish Charity Regulator

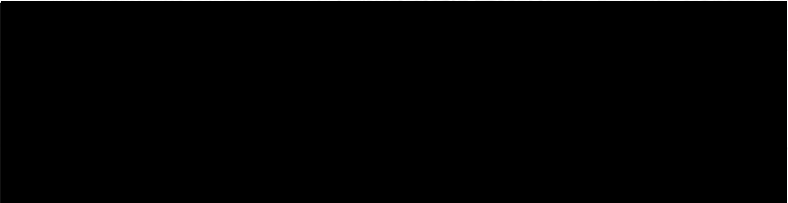
| Trustees' Annual Report for the period | | | | | | | |
|--|-----|-------------------|------|----|-----------------|-------|------|
| | | Period start date | | | Period end date | | |
| From | Day | Month | Year | To | Day | Month | Year |
| | 01 | 03 | 2024 | | 28 | 02 | 2025 |

Reference and administration details

Charity name
Other names charity is known by
Registered charity number
Charity's principal address

Ness Bridge Club

SC044339



Names of the charity trustees on date of approval of Trustees' Annual Report

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|--------------|-----------------|-----------------------------------|---|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 39 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| 14 | | | | |
| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name

Dates acted if not for whole year

Structure, governance and management

Type of governing document

Constitution

Trustee recruitment and appointment

Elected by special committee or AGM

Objectives and activities

Charitable purposes

To provide the knowledge and understanding of the game of bridge, providing facilities for people to learn and play Contract Bridge in a friendly and supportive atmosphere.

To provide teams to represent the club in local or county matches, leagues and open Bridge tournaments.

Provision of recreational facilities with the objective of improving the condition of life across the generations.

Summary of the main activities in relation to these objects

Regular bridge playing evenings three nights a week approximately 50 weeks of the year.

Occasional social evenings.

Team events and Bridge congresses.

Bridge coaching leading to full club membership.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

We have 75 active members playing regularly in our clubhouse. There is an option to play online in our Friday tournament and this is used by both our own members and others from clubs across Scotland.

We also held our teaching courses with a view to extending our membership. This has been a real success this year and some have gone on to join in with our established members and gain more experience. As ever, we are actively seeking new recruits.

Visitors continued to be welcome throughout the year.

Our club has also run 2 bridge congresses in our area. These were attended by players throughout the country and are proving extremely popular and profitable.

Financial review

Brief statement of the charity's policy on reserves

None.

Details of any deficit

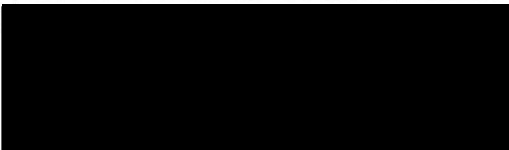

Donated facilities and services (if any)

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) 
Full name(s) 

Position (e.g. Chair) Treasurer

Date 24nd April 2025

Ness Bridge Club

SC044339



Receipts and payments accounts

| | | | | | | | |
|---------------------|-------------------|-------|------|----|-----------------|-------|------|
| For the period from | Period start date | | | to | Period end date | | |
| | Day | Month | Year | | Day | Month | Year |
| | 01 | 03 | 2024 | | 28 | 02 | 2025 |

Section A Statement of receipts and payments

| | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Expendable endowment funds to nearest £ | Permanent endowment funds to nearest £ | Total funds current period to nearest £ | Total funds last period to nearest £ |
|---|------------------------------------|----------------------------------|--|---|--|---|
| A1 Receipts | | | | | | |
| Table money | 9,432 | | | | 9,432 | 9,613 |
| Subscriptions | 1,564 | | | | 1,564 | 1,554 |
| Interest | 1,814 | | | | 1,814 | 1,281 |
| Events | 9,025 | | | | 9,025 | 9,223 |
| Donations | 70 | | | | 70 | |
| AIBC refund of funds | | | | | - | 5,887 |
| Bridgebase online receipts | 3,455 | | | | 3,455 | 3,155 |
| Expenses reimbursed SBU | | | | | - | 55 |
| VAT reimbursement SBU | | | | | - | 517 |
| A1 Sub total | 25,360 | - | - | - | 25,360 | 31,285 |
| A2 Receipts from asset & investment sales | | | | | | |
| Proceeds from sale of fixed assets | | | | | - | |
| Proceeds from sale of investments | | | | | - | |
| A2 Sub total | - | - | - | - | - | - |
| Total receipts | 25,360 | - | - | - | 25,360 | 31,285 |
| A3 Payments | | | | | | |
| Rent | 7,000 | | | | 7,000 | 6,000 |
| Purchase of equipment & stationery | 907 | | | | 907 | 4,457 |
| Events | 7,330 | | | | 7,330 | 6,911 |
| Competitions | 510 | | | | 510 | 777 |
| Prizes | 244 | | | | 244 | 370 |
| SBU fees | 981 | | | | 981 | 1,002 |
| Auditor | 50 | | | | 50 | 50 |
| Admin | 1,669 | | | | 1,669 | 1,556 |
| Cleaning expenses | 795 | | | | 795 | 690 |
| Insurance | 79 | | | | 79 | 159 |
| General | 989 | | | | 989 | 598 |
| A3 Sub total | 20,554 | - | - | - | 20,554 | 22,570 |
| A4 Payments relating to asset and investment movements | | | | | | |
| Purchases of fixed assets | | | | | - | |
| Purchase of investments | | | | | - | |
| A4 Sub total | - | - | - | - | - | - |
| Total payments | 20,554 | - | - | - | 20,554 | 22,570 |
| Net receipts / (payments) | 4,806 | - | - | - | 4,806 | 8,715 |
| A5 Transfers to / (from) funds | | | | | | |
| Surplus / (deficit) for year | 4,806 | - | - | - | 4,806 | 8,715 |

Section B Statement of balances

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Expendable endowment funds to nearest £ | Permanent endowment funds to nearest £ | Total current period to nearest £ | Total last period to nearest £ |
|---------------|--|------------------------------------|----------------------------------|--|---|--------------------------------------|-----------------------------------|
| B1 Cash funds | Cash and bank balances at start of year | 59,203 | | | | 59,203 | 50,489 |
| | Surplus / (deficit) shown on receipts and payments account | 4,806 | | | | 4,806 | 8,714 |
| | | | | | | - | |
| | | | | | | - | |
| | Cash and bank balances at end of year | 64,009 | - | - | - | 64,009 | 59,203 |

(Agree balances with receipts and payments account(s))


| Categories | Details | Fund to which asset belongs | Market valuation to nearest £ | Last year to nearest £ |
|----------------|--------------|-----------------------------|----------------------------------|---------------------------|
| B2 Investments | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | Total | | - | - |

| Categories | Details | Fund to which asset belongs | Cost (if available) to nearest £ | Current value (if available) to nearest £ | Last year to nearest £ |
|-----------------|---------|-----------------------------|-------------------------------------|--|---------------------------|
| B3 Other assets | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | Total | | - | - |

| Categories | Details | Fund to which liability relates | Amount due to nearest £ | Last year to nearest £ |
|----------------|--------------|---------------------------------|----------------------------|---------------------------|
| B4 Liabilities | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | Total | | - | - |

| Categories | Details | Fund to which liability relates | Amount due (estimate) to nearest £ | Last year to nearest £ |
|---------------------------|--------------|---------------------------------|---------------------------------------|---------------------------|
| B5 Contingent liabilities | | | | |
| | | | | |
| | | | | |
| | Total | | - | - |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|--|------------|------------------|
|  | | 24.4.25 |

APPENDIX 3



Independent examiner's report on the accounts v2

| Report to the trustees/members of | Charity name Ness Bridge Club | | | | | | | | | | | | | | | | | | | | |
|--|--|-------------------|-----------------|-----|-----------------|------|--|-----|-------|------|----|-----|-------|------|----|----|------|--|----|----|------|
| Registered charity number | SC044339 | | | | | | | | | | | | | | | | | | | | |
| On the accounts of the charity for the period | <table border="1"> <thead> <tr> <th colspan="3">Period start date</th> <th colspan="3">Period end date</th> </tr> <tr> <th>Day</th> <th>Month</th> <th>Year</th> <th>to</th> <th>Day</th> <th>Month</th> <th>Year</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>03</td> <td>2024</td> <td></td> <td>28</td> <td>02</td> <td>2025</td> </tr> </tbody> </table> | Period start date | | | Period end date | | | Day | Month | Year | to | Day | Month | Year | 01 | 03 | 2024 | | 28 | 02 | 2025 |
| Period start date | | | Period end date | | | | | | | | | | | | | | | | | | |
| Day | Month | Year | to | Day | Month | Year | | | | | | | | | | | | | | | |
| 01 | 03 | 2024 | | 28 | 02 | 2025 | | | | | | | | | | | | | | | |
| Set out on pages | 1-2 (remember to include the page numbers of additional sheets) | | | | | | | | | | | | | | | | | | | | |

Respective responsibilities of trustees and examiner
 The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement
 My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

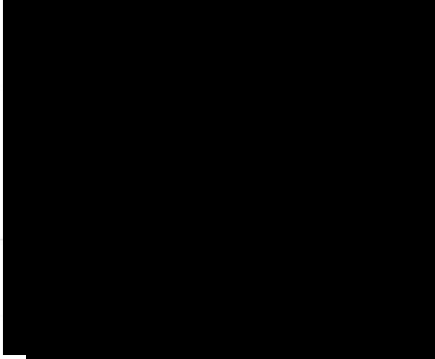
Independent examiner's statement
 In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper view to be reached.

Signed:**  **Date:** 24th April 2025

Name:

Relevant professional qualification(s) or body (if any):

Address:

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.
 ** OSCR will accept digital or typed signatures